

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 08-14581-RGM

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeffrey W. Johnson
14073 Sterling Point Drive
Gainesville, VA 20155

Victoria A. Johnson
14073 Sterling Point Drive
Gainesville, VA 20155

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-8585

Joint Debtor: xxx-xx-9816

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 12, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-9
Case: 08-14581

User: admin
Form ID: B18

Page 1 of 1
Total Served: 29

Date Rcvd: Nov 12, 2008

The following entities were served by first class mail on Nov 14, 2008.

db +Jeffrey W. Johnson, 14073 Sterling Point Drive, Gainesville, VA 20155-3806
jdb +Victoria A. Johnson, 14073 Sterling Point Drive, Gainesville, VA 20155-3806
8391900 BB&T FKA Branch Banking &Tr, Bankruptcy Section, PO Box 1847, Wilson, NC 27894-1847
8391901 BB&T Mortgage Customer Svc, PO Box 2467, Greenville, SC 29602-2467
8391899 +Barron Rothenbuescher, 3900 University Drive #210, Fairfax, VA 22030-2513
8391903 CitiCards Correspondence, Citibank Customer Service, PO Box 6062,
Sioux Falls, SD 57117-6062
8391902 +Citibank Correspondence, Bank By Mail, PO Box 87126, Chicago, IL 60680-0126
8391904 +Clearview FCU, 8805 University Blvd, Coraopolis, PA 15108-4212
8391905 +Clerk General District Court, V08001542, 9311 Lee Ave. 2nd Fl Civil,
Manassas, VA 20110-5555
8391906 Commonwealth of Virginia, Department of Taxation, Offie of Compliance, PO Box 27407,
Richmond, VA 23261-7407
8391908 Hyundai Motor Credit, 1495, PO Box 20829, Fountain Valley, CA 92728-0829
8391913 +PW Surgery Center, 8644 Sudley Road #201, Manassas, VA 20110-4425
8391912 +Prince William Amb. Surgery Ctr, c/o J Douglas Lewis, 7500 Diplomat Drive #201,
Manassas, VA 20109-2509
8439822 +Remax Premier, 13135 Lee-Jackson Hwy #115, Faifax VA 22033-1907
8391914 Suntrust FIA Card, PO Box 15026, Wilmington, DE 19850-5026
8391916 +Wells Fargo Correspondence, 7414, PO Box 29704, Phoenix, AZ 85038-9704
8391918 +Wells Fargo Correspondence, 7648, PO Box 29704, Phoenix, AZ 85038-9704
8391915 +Wells Fargo Correspondence, 8514, PO Box 29704, Phoenix, AZ 85038-9704
8391917 +Wells Fargo Correspondence, PO Box 29704, Phoenix, AZ 85038-9704
8391919 Wells Fargo Financial Bank, PO Box 5943, Sioux Falls, SD 57117-5943
8391920 Wells Fargo Financial PW, 8100 Ashton Ave. Ste 102, Manassas, VA 20109-5647
8391907 +ecommission, 08-80472, 5914 West Courtyard Drive Ste 320, Austin, TX 78730-4924

The following entities were served by electronic transmission on Nov 13, 2008.

8391895 EDI: AMEREXPR.COM Nov 13 2008 09:03:00 American Express Blue, 51003, PO Box 981535,
El Paso, TX 79998-1535
8391896 EDI: BANKAMER.COM Nov 13 2008 09:03:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
8391897 EDI: BANKAMER.COM Nov 13 2008 09:03:00 Bank of America, 7332, PO Box 15026,
Wilmington, DE 19850-5026
8391898 +EDI: BANKAMER.COM Nov 13 2008 09:03:00 Bank of America BK, PO Box 26012, NC4-105-03-14,
Greensboro, NC 27420-6012
8391909 +EDI: TSYS2.COM Nov 13 2008 09:03:00 Macys, 389-1, PO Box 8066, Mason, OH 45040-8066
8391911 +E-mail/PDF: ext_ebn_inbox@navyfederal.org Nov 13 2008 11:16:59 Navy Federal Credit Union,
PO Box 3000, Merrifield, VA 22119-3000
8391910 +E-mail/PDF: ext_ebn_inbox@navyfederal.org Nov 13 2008 11:16:59 Navy Federal Credit Union,
PO Box 3501, Merrifield, VA 22119-3501
8391919 EDI: WFFC.COM Nov 13 2008 09:03:00 Wells Fargo Financial Bank, PO Box 5943,
Sioux Falls, SD 57117-5943

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2008

Signature:

